

SNAPSHOT of HOME Program Performance--As of 09/30/08
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): Bergen County

State: NJ

PJ's Total HOME Allocation Received: \$46,500,212

PJ's Size Grouping*: B

PJ Since (FY): 1992

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	B	Overall
Program Progress:			PJs in State: 27				
% of Funds Committed	95.72 %	94.52 %	9	94.94 %	62	59	
% of Funds Disbursed	89.90 %	83.13 %	6	84.35 %	69	68	
Leveraging Ratio for Rental Activities	1.5	4.44	23	4.59	20	23	
% of Completed Rental Disbursements to All Rental Commitments***	84.93 %	83.34 %	18	81.38 %	34	31	
% of Completed CHDO Disbursements to All CHDO Reservations***	80.83 %	65.24 %	6	68.05 %	74	69	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	72.05 %	82.73 %	23	79.65 %	23	23	
% of 0-30% AMI Renters to All Renters***	44.36 %	44.53 %	17	44.76 %	50	48	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	83.08 %	95.87 %	26	94.31 %	9	9	
Overall Ranking:			In State:	18 / 27	Nationally:	30 34	
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$43,474	\$26,615		\$25,245	390 Units	26.20 %	
Homebuyer Unit	\$44,307	\$16,530		\$14,395	336 Units	22.60 %	
Homeowner-Rehab Unit	\$0	\$15,052		\$20,186	0 Units	0.00 %	
TBRA Unit	\$7,577	\$7,838		\$3,142	761 Units	51.20 %	

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (57 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (194 PJs)

C = PJ's Annual Allocation is less than \$1 million (297 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Bergen County NJ

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$68,520	\$171,780	\$0
State:*	\$96,875	\$90,993	\$17,016
National:**	\$88,539	\$71,594	\$22,853

CHDO Operating Expenses:
(% of allocation)

PJ: 1.5 %
National Avg: 1.1 %

R.S. Means Cost Index: 1.11

RACE:	Rental %	Homebuyer %	Homeowner %	TBRA %
White:	70.3	48.5	0.0	55.1
Black/African American:	20.2	19.2	0.0	29.6
Asian:	1.5	2.1	0.0	0.5
American Indian/Alaska Native:	0.0	0.3	0.0	0.4
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0
Asian and White:	0.0	0.6	0.0	0.0
Black/African American and White:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0
Other Multi Racial:	0.0	2.4	0.0	0.0
Asian/Pacific Islander:	1.2	3.3	0.0	1.1

ETHNICITY:

Hispanic	6.7	23.7	0.0	13.4
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HOUSEHOLD SIZE:

1 Person:	74.6	12.3	0.0	43.9
2 Persons:	15.0	25.7	0.0	25.2
3 Persons:	4.0	21.3	0.0	13.7
4 Persons:	3.7	27.2	0.0	9.9
5 Persons:	1.5	9.0	0.0	4.7
6 Persons:	0.9	2.4	0.0	1.3
7 Persons:	0.0	1.2	0.0	0.0
8 or more Persons:	0.3	0.9	0.0	1.3

HOUSEHOLD TYPE:

Single/Non-Elderly:	43.4	14.4	0.0	18.4
Elderly:	38.5	1.8	0.0	37.5
Related/Single Parent:	10.4	38.3	0.0	30.2
Related/Two Parent:	4.3	43.4	0.0	5.7
Other:	3.4	2.1	0.0	8.3

SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	14.1	0.6 [#]
HOME TBRA:	13.5	
Other:	10.4	
No Assistance:	62.1	

of Section 504 Compliant Units / Completed Units Since 2001 9

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

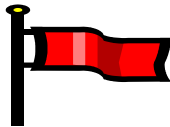
Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



HOME PROGRAM SNAPSHOT WORKSHEET - RED FLAG INDICATORS

Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Bergen County State: NJ Group Rank: 30
 State Rank: 18 / 27 PJs (Percentile)
 Summary: 1 / Of the 5 Indicators are Red Flags Overall Rank: 34
 (Percentile)

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 72.00%	84.93	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.30%	80.83	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	72.05	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 89.50%	83.08	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.060	1.38	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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